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Singapore

# Parents, social agencies call for review of financial aid criteria to support bigger families

The agencies also urged families to not only rely on the government but play their part by being prudent.



Some social service agencies are calling for a review of financial aid criteria to better support the needs of bigger families. This comes as such families have been steadily spending more on daily necessities and caregiving, among other...[see more](#)

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SINGAPORE: Some social service agencies are calling for a review of financial aid criteria [to better support the needs](#) of bigger families.

This comes as [such families have been steadily spending more](#) on daily necessities and caregiving, among other areas.

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While the agencies expressed hope that this year's Budget will see a shift in financial aid structure, they added that families should not only rely on the government but play their part by being prudent.

Prime Minister Lawrence Wong, who is also Finance Minister, will [deliver the Budget statement in parliament on Tuesday](#) (Feb 18).



## HIGHER EXPENSES

Parents told CNA that having a large family often means higher expenses.

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For software alliances manager Donovan Low and his homemaker wife Janice, conscious budgeting and support schemes have so far helped keep expenses in check.

The couple have three young children aged between 10 months and eight years.

"With kids, I think the bulk of those one-time costs would be like gynaecology visits, the cost of delivery, paediatric visits. I think these are the areas that can be expensive, especially in Singapore," said Mr Low, who works for an American human capital management firm.

"The recurring ones will be like groceries, food and transport and all that kind of stuff. So I think the area that maybe we experience at this moment will be the recurring ones that we are obviously seeing a higher cost."

The Lows hope that the upcoming Budget will have a little extra for them.

"We have been beneficiaries of the increased baby bonus, but unfortunately, we don't send our baby to infant care. So I do find that sometimes ... I have not been able to utilise it as much," said Mrs Low.

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"Besides medical and school fees, we wish that we could utilise the baby bonus in more ways."

Mr Low added: "Whatever new schemes are being rolled out, (the government) can consider the number of kids living in that household, and then the scheme can be adjusted accordingly."

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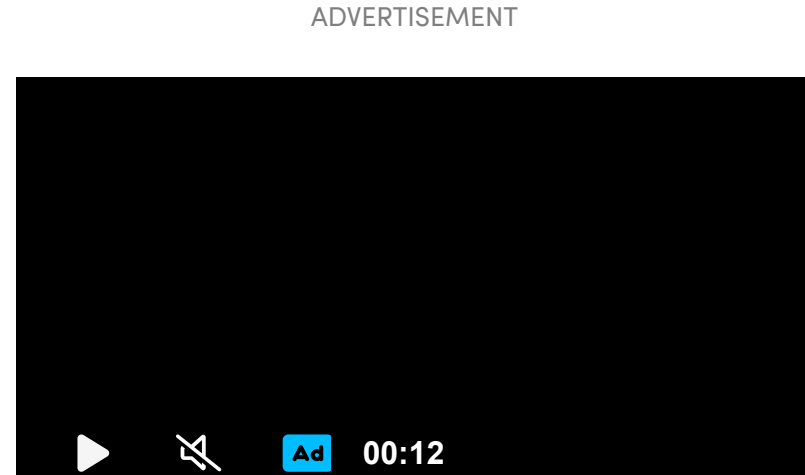


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## BETTER SUPPORT

At the National Day Rally last year, Mr Wong announced a new scheme to support large families, adding that details were being worked out.

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"Under this scheme, we will provide more support for those thinking about having a third child. And more help to parents who already have three or more young children," he said, adding that he hopes to share more good news in the 2025 Budget.

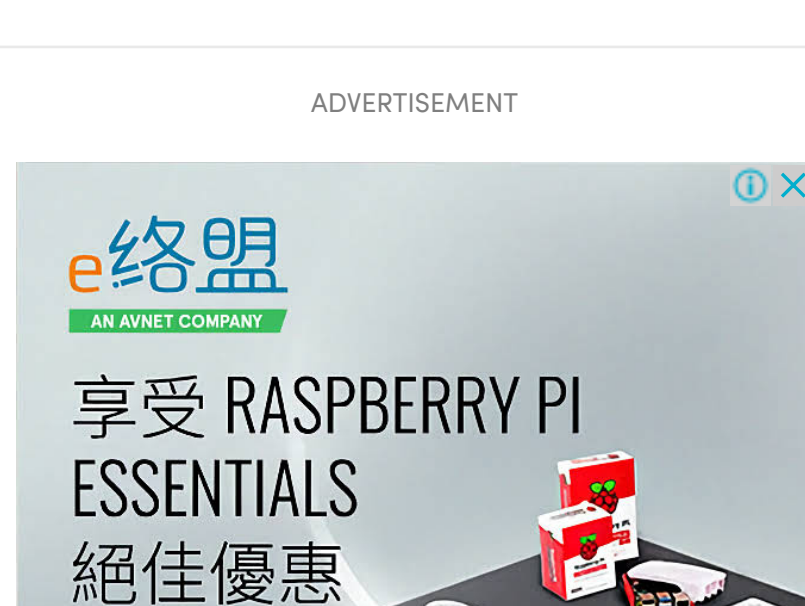
Some social service agencies such as Care Corner said many large families consist of blended or multi-generation households, where income may not be evenly distributed among members.

"A more flexible financial aid assessment may be better as help for large families, especially ones that are blended," said Ms Kelly Low, head of Care Corner's Family Service Centre.

Other agencies are calling for a more targeted approach.

Mr Jeff Tan, deputy centre director at Thye Hua Kwan Moral Charities' Family Service Centre at Tanjong Pagar, hopes for more comprehensive assistance through the support schemes.

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He cited how Child Development Accounts, for instance, could "encompass the expenditures of childcare all the way through primary school".

"I think that will be very beneficial and helpful for the families, especially bigger families," he added.

Still, social agencies stressed that families should not rely on government support alone.

Mr Tan said that families need to consider their purchases to avoid financial strain.

"This financial decision-making is a conscientious effort by the family, whereby habits are learnt and passed on through each generation," he added.

"So unfortunately, if they are making poor choices or purchases, this may lead to unbearable outcomes and which may strain the family's relationship."

Source: CNA/ca/it

Richa Mathew



Calvin Yang

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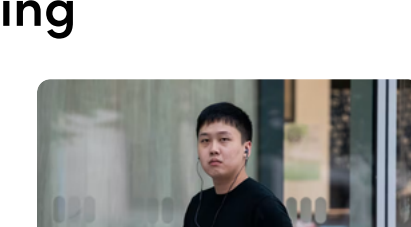
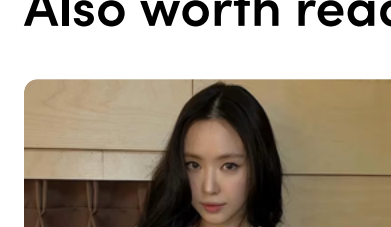


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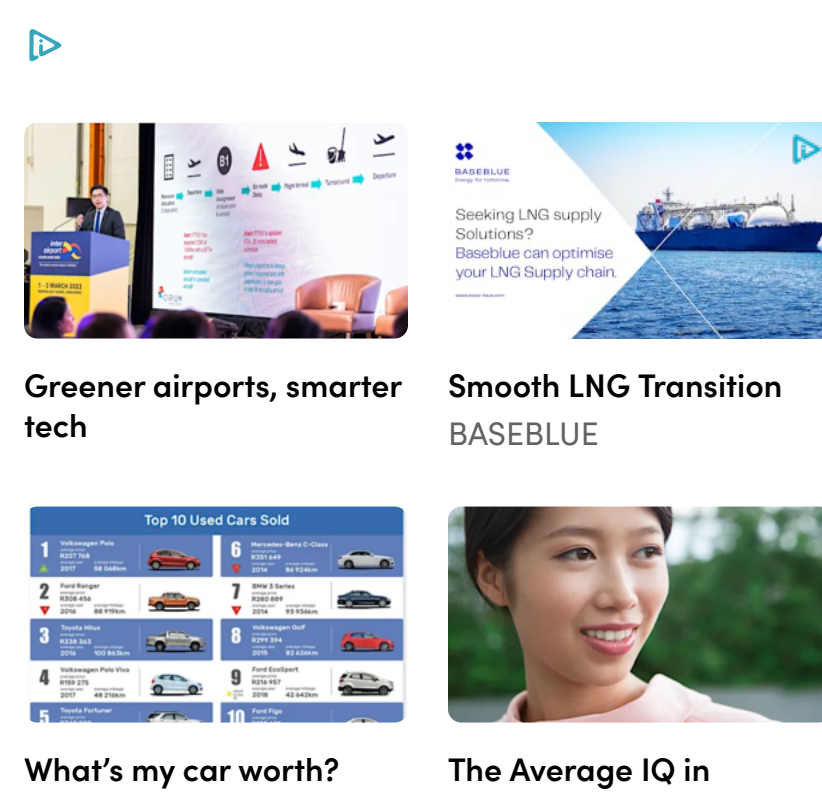


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